

In re:
Jeremias Del Villar
Xiomara Del Villar
Debtors

Case No. 16-14184-pmm
Chapter 13

District/off: 0313-4
Date Rcvd: Sep 30, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 16

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2022:

| Recip ID | Recipient Name and Address |
|----------|--|
| db/jdb | + Jeremias Del Villar, Xiomara Del Villar, 1055 Centronia Road, Apt. N-13, Breinigsville, PA 18031-1762 |
| 13742438 | + Michelle DeWalde, 44 E Broad St., Bethlehem, PA 18018-5947 |
| 13841424 | + U.S. Bank National Association, not in, its individual capacity, but solely as, legal title trustee for BCAT 2016-18TT, c/o Selene Finance LP, 9990 Richmond Ave. Ste 400 South Houston, TX 77042-4546 |

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|--|
| smg | + Email/Text: taxclaim@countyofberks.com | Oct 01 2022 00:16:00 | Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300 |
| smg | + Email/Text: usapae.bankruptcynotices@usdoj.gov | Oct 01 2022 00:16:00 | U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 |
| 13750659 | EDI: GMACFS.COM | Oct 01 2022 04:18:00 | Ally Bank, PO Box 130424, Roseville MN 55113-0004 |
| 13750857 | EDI: GMACFS.COM | Oct 01 2022 04:18:00 | Ally Financial, PO Box 130424, Roseville MN 55113-0004 |
| 13754785 | EDI: CAPITALONE.COM | Oct 01 2022 04:18:00 | Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083 |
| 13833325 | EDI: Q3G.COM | Oct 01 2022 04:18:00 | Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657 |
| 13835119 | EDI: DIRECTV.COM | Oct 01 2022 04:18:00 | Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008 |
| 13772239 | + Email/Text: bankruptcypdt@mcmcg.com | Oct 01 2022 00:16:00 | MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011 |
| 13799900 | EDI: PRA.COM | Oct 01 2022 04:18:00 | Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541 |
| 13807908 | EDI: Q3G.COM | Oct 01 2022 04:18:00 | Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788 |
| 13807909 | EDI: Q3G.COM | Oct 01 2022 04:18:00 | Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788 |
| 13837297 | + Email/Text: bncmail@w-legal.com | Oct 01 2022 00:16:00 | TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 |
| 13765602 | EDI: WFFC2 | Oct 01 2022 04:18:00 | Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438 |

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| 13910307 | *P++ | PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 02, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 29, 2022 at the address(es) listed below:

| Name | Email Address |
|--------------------------------|---|
| CHARLES GRIFFIN WOHLRAB | on behalf of Creditor U.S. Bank National Association not in its individual capacity, but solely as legal title trustee for BCAT 2016-18TT cwohlrab@raslg.com |
| CHRISTOPHER M. MCMONAGLE | on behalf of Creditor U.S. Bank National Association not in its individual capacity, but solely as legal title trustee for BCAT 2016-18TT cmcmonganle@timoneyknox.com, bkecf@sterneisenberg.com |
| DANIEL P. JONES | on behalf of Creditor U.S. Bank National Association not in its individual capacity, but solely as legal title trustee for BCAT 2016-18TT djones@sterneisenberg.com, bkecf@sterneisenberg.com |
| DENISE ELIZABETH CARLON | on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmllawgroup.com |
| JOSHUA I. GOLDMAN | on behalf of Creditor BANK OF AMERICA N.A. Josh.Goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com |
| LISA MARIE CIOTTI | on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com ecf_frpa@trustee13.com |
| MICHELLE DEWALD | on behalf of Joint Debtor Xiomara Del Villar mdewald@rcn.com |
| MICHELLE DEWALD | on behalf of Debtor Jeremias Del Villar mdewald@rcn.com |
| REGINA COHEN | on behalf of Creditor Ally Financial Inc. rcohen@lavin-law.com mmalone@lavin-law.com |
| SCOTT F. WATERMAN (Chapter 13) | ECFMail@ReadingCh13.com |
| THOMAS I. PULEO | on behalf of Creditor BANK OF AMERICA N.A. tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com |
| United States Trustee | USTPRRegion03.PH.ECF@usdoj.gov |
| WILLIAM EDWARD MILLER | |

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on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION Et Al... william.miller@padgettlawgroup.com,
bankruptcy@friedmanvartolo.com

WILLIAM EDWARD MILLER

on behalf of Creditor U.S. Bank National Association not in its individual capacity, but solely as legal title trustee for BCAT
2016-18TT william.miller@padgettlawgroup.com, bankruptcy@friedmanvartolo.com

TOTAL: 14

Information to identify the case:

| | | |
|---|----------------------------------|--|
| Debtor 1 | Jeremias Del Villar | Social Security number or ITIN xxx-xx-3445 |
| | First Name Middle Name Last Name | EIN _____ |
| Debtor 2 (Spouse, if filing) | Xiomara Del Villar | Social Security number or ITIN xxx-xx-1318 |
| | First Name Middle Name Last Name | EIN _____ |
| United States Bankruptcy Court Eastern District of Pennsylvania | | |
| Case number: 16-14184-pmm | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeremias Del Villar

Xiomara Del Villar

9/29/22

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.